

Certificate Number: 03844-MA-DE-008460103

Bankruptcy Case Number: 09-43371

CERTIFICATE OF DEBTOR EDUCATION

I certify that on September 24, 2009, at 3:57 o'clock PM EDT,

Sivadasan Nair completed a course on personal financial
management given by internet by

Start Fresh Today Instructional, LLC,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the District of Massachusetts.

Date: September 24, 2009

By /s/Carlos Mendoza

Name Carlos Mendoza

Title Educator